

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2007, and was converted to chapter 13 on 04/26/2007.
- 2) This case was confirmed on 08/15/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was completed on 09/26/2012.
- 6) Number of months from filing to the last payment: 65
- 7) Number of months case was pending: 69
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 36,890.00
- 10) Amount of unsecured claims discharged without payment \$ 43,318.57
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 60,000.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 60,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,800.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 3,653.30
Other	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,453.30</b>
---	--------------------

Attorney fees paid and disclosed by debtor	\$ 1,200.00
--	-------------

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FRANCES GECKER	PRIORITY	NA	NA	NA	.00	.00
MITSUBISHI MOTORS CR	SECURED	9,000.00	.00	9,525.00	9,525.00	1,152.92
MITSUBISHI MOTORS CR	UNSECURED	2,308.00	1,047.16	1,047.16	540.69	.00
TCF NATIONAL BANK	SECURED	4,372.00	4,801.69	.00	.00	.00
TCF NATIONAL BANK	SECURED	NA	745.00	745.00	745.00	.00
AMERICAN EXPRESS TRA	UNSECURED	990.00	990.97	990.97	511.68	.00
CAPITAL ONE BANK	UNSECURED	1,051.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,449.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,161.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,782.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,695.00	NA	NA	.00	.00
CAVALRY PORTFOLIO SE	UNSECURED	12,063.00	12,063.06	12,063.06	6,228.64	.00
CBNA	UNSECURED	365.00	NA	NA	.00	.00
CFC DEFICIENCY RECOV	UNSECURED	4,822.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	7,488.00	4,822.65	4,822.65	2,490.13	.00
DAVID T COHEN & ASSO	OTHER	NA	NA	NA	.00	.00
FIRST NATIONAL COLLE	UNSECURED	194.00	NA	NA	.00	.00
GREAT SENECA FINANCI	UNSECURED	2,065.00	2,065.75	2,065.75	1,066.63	.00
MITCHELL N KAY	UNSECURED	NA	NA	NA	.00	.00
LINEBARGER GOGGAN BL	UNSECURED	460.00	NA	NA	.00	.00
MAHARUKH E KRAVICH	UNSECURED	2,382.00	2,041.98	2,041.98	1,054.36	.00
MERCHANTS CREDIT GUI	UNSECURED	540.00	NA	NA	.00	.00
MONARCH CAPITAL	UNSECURED	1,112.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MONTEREY FINANCIAL S	UNSECURED	1,346.00	NA	NA	.00	.00
NCO FINANCIAL	UNSECURED	238.00	NA	NA	.00	.00
NORTHLAND GROUP	UNSECURED	2,135.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	210.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	3,793.00	NA	NA	.00	.00
PROVIDIAN	UNSECURED	1.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	6,272.00	5,491.98	5,491.98	2,835.73	.00
EAST BAY FUNDING	UNSECURED	2,378.00	2,378.53	2,378.53	1,228.13	.00
US DEPT OF EDUCATION	UNSECURED	8,534.00	8,291.42	8,291.42	4,281.19	.00
MITSUBISHI MOTORS CR	OTHER	NA	NA	NA	.00	.00
TCF NATIONAL BANK	SECURED	NA	186,729.08	.00	.00	.00
TCF NATIONAL BANK	SECURED	NA	22,877.85	22,877.85	22,877.85	.00
AMERICAN EXPRESS TRA	UNSECURED	NA	17.00	17.00	8.75	.00
TCF NATIONAL BANK	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	23,622.85	23,622.85	.00
Debt Secured by Vehicle	9,525.00	9,525.00	1,152.92
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	33,147.85	33,147.85	1,152.92
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	39,210.50	20,245.93	.00

**Disbursements:**

Expenses of Administration	\$ 5,453.30	
Disbursements to Creditors	\$ 54,546.70	
<b>TOTAL DISBURSEMENTS:</b>		\$ 60,000.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2013

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.